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6-18-03

Electronic Filing System (EFS) Data  
Electronic Patent Application Submission  
USPTO Use Only

EFS ID: 41637  
Application ID: 09359083  
Title of Invention: INTERNET PAYMENT,  
AUTHENTICATION AND LOADING  
SYSTEM USING VIRTUAL SMART  
CARD  
First Named Inventor: Virgil Davis  
Domestic/Foreign Application: Domestic Application  
Filing Date: 1999-07-22  
Effective Receipt Date: 2003-06-09  
Submission Type: Information Disclosure  
Statement  
Filing Type:  
Confirmation number: 2317  
Attorney Docket Number: VISAP016  
Total Fees Authorized: 180.0  
Payment Category: Deposit Account  
Deposit Account Number: 500388  
Deposit Account Name: Jonathan O. Scott  
Access Code: \*\*\*\*\*  
RAM Payment Status: RAM success  
RAM User ID: EFSPROD  
RAM Accounting Date: 2003-06-09  
RAM Sequence Number: 12

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JUN 10 2003  
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Digital Certificate Holder: cn=Jonathan O. Scott,ou=Registered Attorneys,ou=Patent and Trademark  
Office,ou=Department of Commerce,o=U.S. Government,c=US  
Certificate Message Digest: f8eaa0d4570a16636dcaf14a5a7247002ee8bd7a



TRANSMITTAL

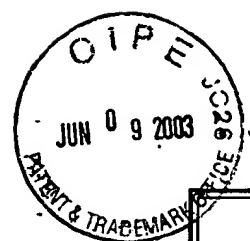
Electronic Version v1.1

Stylesheet Version v1.1.0

<b>Title of Invention</b>	<b>INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART CARD</b>														
<p>Application Number: 09/359083 Date: 1999-07-22 First Named Applicant: Virgil M. Davis  Confirmation Number: 2317 Attorney Docket Number: VISAP016</p> <p><b>RECEIVED</b> JUN 16 2003 <b>GROUP 3600</b></p>															
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<table border="1"><thead><tr><th>Submitted by:</th><th>Elec. Sign.</th><th>Sign. Capacity</th></tr></thead><tbody><tr><td>Jonathan O. Scott Registered Number: 39364</td><td>Jonathan O. Scott</td><td>Attorney</td></tr></tbody></table>		Submitted by:	Elec. Sign.	Sign. Capacity	Jonathan O. Scott Registered Number: 39364	Jonathan O. Scott	Attorney								
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<table><tr><td><b>Documents being submitted</b></td><td><b>Files</b></td></tr><tr><td>us-fee-sheet</td><td>VISAP016EIDS-usfees.xml</td></tr><tr><td></td><td>us-fee-sheet.xsl</td></tr><tr><td></td><td>us-fee-sheet.dtd</td></tr><tr><td>us-ids</td><td>VISAP016EIDS-usidst.xml</td></tr><tr><td></td><td>us-ids.dtd</td></tr><tr><td></td><td>us-ids.xsl</td></tr></table>		<b>Documents being submitted</b>	<b>Files</b>	us-fee-sheet	VISAP016EIDS-usfees.xml		us-fee-sheet.xsl		us-fee-sheet.dtd	us-ids	VISAP016EIDS-usidst.xml		us-ids.dtd		us-ids.xsl
<b>Documents being submitted</b>	<b>Files</b>														
us-fee-sheet	VISAP016EIDS-usfees.xml														
	us-fee-sheet.xsl														
	us-fee-sheet.dtd														
us-ids	VISAP016EIDS-usidst.xml														
	us-ids.dtd														
	us-ids.xsl														

## Comments

We are simultaneously filing with this electronic US IDS, today June 9, 2003, a paper transmission IDS citing the foreign references and other articles. Since we are paying the fee of \$180 with this electronic filing, we will not be required to pay an additional fee with the filing of the simultaneous paper transmission IDS.



## FEE TRANSMITTAL

Electronic Version v08

Stylesheet Version v08.0

<b>Title of Invention</b>	INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART CARD								
<p>Application Number: 09/359083 Date: 1999-07-22 First Named Applicant: Virgil M. Davis Attorney Docket Number: VISAP016 Art Unit: 3628 Examiner: Jeffrey C.PWU</p> <p><b>RECEIVED</b> JUN 16 2003 GROUP 3600</p>									
<b>TOTAL FEE AUTHORIZED \$180</b>  Patent fees are subject to annual revisions on or about October 1st of each year.									
<b>BASIC FILING FEE</b>									
<table border="1"><thead><tr><th>Fee Description</th><th>Fee Code</th><th>Amount \$</th><th>Fee Paid \$</th></tr></thead><tbody><tr><td>Submission Of Information Disclosure Stmt Fee</td><td>1806</td><td>180</td><td>180</td></tr></tbody></table>		Fee Description	Fee Code	Amount \$	Fee Paid \$	Submission Of Information Disclosure Stmt Fee	1806	180	180
Fee Description	Fee Code	Amount \$	Fee Paid \$						
Submission Of Information Disclosure Stmt Fee	1806	180	180						
<b>AUTHORIZED BILLING INFORMATION</b> The commissioner is hereby authorized to charge indicated fees and credit any overpayments to: Deposit account number: 500388 Access Code ***** Deposit name: Beyer Weaver andThomas LLP Deposit authorized name: Jonathan O. Scott Signature: Jonathan O. Scott Date (YYYYMMDD): 2003-06-05  Charge Any Additional Fee Required Under 37 C.F.R. Sections 1.16 and 1.17.									



## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

### Title of Invention

INTERNET PAYMENT, AUTHENTICATION AND LOADING  
SYSTEM USING VIRTUAL SMART CARD

Application Number: 09/359083

Confirmation Number: 2317

First Named Applicant: Virgil Davis

Attorney Docket Number: VISAP016

Art Unit: 3628

Examiner: Jeffrey C. PWU

Search string: ( 4691355 or 4933971 or 5029077 or 5036461  
or 5352875 or 5365589 or 5373561 or 5392353  
or 5396558 or 5416842 or 5440633 or 5440634  
or 5455863 or 5497421 or 5517569 or 5524052  
or 5548106 or 5559887 or 5633930 or 5673418  
or 5682027 or 5633930 or 5649118 or 5665951  
or 5706442 or 5710887 or 5742845 or 5748737  
or 5764894 or 5790677 or 5854891 or 5883810  
or 5901303 or 5914471 or 5917168 or 5936221  
or 5963924 or 5969316 or 5996076 or 6016484  
or 6012050 or 6032135 or 6072870 or 6105008  
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or 6422459 or 6434238 or 6516357 or 5175416  
or 5544086 or 20010008015 ).pn.

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06/10/2003 E BPROD 00000012 09359083

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### US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
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	2	4933971	1990-06-12	Bestock et al.			
	3	5029077	1991-02-06	Fatahalian et al.			
	4	5036461	1991-07-30	Elliott et al.			
	5	5352875	1994-04-10	Enomoto			
	6	5365589	1994-11-15	Gutowitz			
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	8	5392353	1995-02-21	Morales			

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	10	5416842	1995-05-16	Aziz
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	13	5455863	1995-10-03	Brown et al.
	14	5497421	1996-03-05	Kaufman et al.
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	53	5544086	1996-08-06	Liang et al.

## US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
	1	20010008015	2001-07-12	VU et al.			

## Signature

Examiner Name	Date